

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Luis Eduardo Gutierrez-Sheris      Examiner:      Karmis, Stefanos  
Serial No.: 09/635,330      Confirmation No:      5198  
Filed:      August 9, 2000      Art Unit:      3693  
For:      **MONEY-TRANSFER TECHNIQUES**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

In response to the Office Action dated June 22, 2009, the time for responding thereto having been requested to be extended, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this Amendment.

**Remarks** begin on page 8 of this Amendment.

I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on, December 2, 2009

Date of Deposit

Mark Montague

Attorney

Signature

December 2, 2009

Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.